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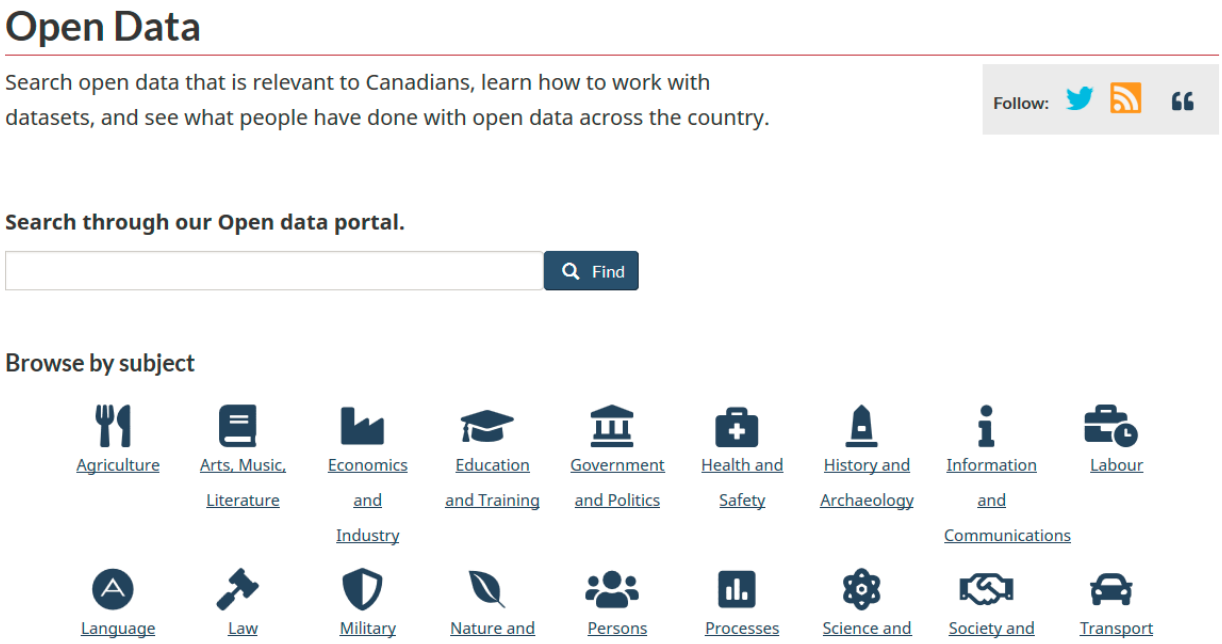
OCTOBER 28, 2018 BY RONNIE

Statistics Canada Wants Banks to Hand Over Customer Data



(An Orwellian scheme is being devised here)

If true, this story is disturbing. Statistics Canada wants to collect the banking data from 500,000 Canadians each year.

Statistics Canada claims it wants: *"to start collecting, on a limited basis, financial transactions data from banks, as well as other organizations that may process financial transactions data.*"

Section 13 of the Statistics Act reads as follows:

> Access to records
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> .
>
> 13 A person having the custody or charge of any documents or records that are maintained in any department or in any municipal office, corporation, business or organization, from which information sought in respect of the objects of this Act can be obtained or that would aid in the completion or correction of that information, shall grant access thereto for those purposes to a person authorized by the Chief Statistician to obtain that information or aid in the completion or correction of that information.
> R.S., 1985, c. S-19, s. 13;

So, “anyone” with “any” records of “any” sort **MUST** disclose them if Statistics Canada believes the information can be used for statistical purposes. That is what the law says.

Furthermore, the Canadian Privacy Act is really no help here. It claims data collection is okay, as long as it relates to its purpose.

> Collection, Retention and Disposal of Personal Information
> Marginal note:
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> .
>
> Collection of personal information
>
> .
>
> 4 No personal information shall be collected by a government institution unless it relates directly to an operating program or activity of the institution.

While this seems — at least on paper — to be legal, one could easily argue that neither the Statistics Act nor the Privacy Act were ever designed for this

The transaction data would include:
(a) Description of the transaction
(b) Date and Time
(c) Location
(d) Value of the transactions

The transactions would be linked to a customer by way of:

(I) Name
(II) Social Insurance Number
(III) Date of Birth
(IV) Gender
(V) Address

Spokesman James Tabreke claims that obtaining all the personal identifiers is necessary in order to "gain a snapshot" of certain types of customers. He says that StatsCan is not interested in anyone in particular, but just using the information to observe trends.

Even if this were true, the idea of banks handing over such information "***without the customers' knowledge or consent***" is quite chilling indeed.

The math provided by the Global article is confusing.

First, supposedly, 500,000 people's data is to be taken. It states the odds of being chosen are 1 in 20. That would only be true if there were 10 million people in Canada. There are 36-37 million at this point. Teenagers and adolescents frequently have bank accounts too. So, where does the 1 in 20 chance come from?

Second, if this were being done for statistical purposes, why would 500,000 people need to be selected? Political polling, for example, uses samples between 500 and 2000. A sample of perhaps 10,000 would obtain results accurate to within 1% error.

Third, an omission here: if there were to be 500,000 Canadians each year, would StatsCan be using the data of the same people, and contrasting their behavioural changes, or would it be 500,000 more Canadians?

For media inquiries of the Canadian Banker's Association:
Aaron Boles
Tel: (416) 362-6093 ext. 350
Cell: (647) 274-8495
Email:aboles@cba.ca

For media inquiries from Statistics Canada:
Media Relations — Media Hotline

613-951-INFO (951-4636)
8:30am to 5:00pm Eastern Time, Monday to Friday, excluding holidays.
E-mail: statcan.mediahotline-ligneinfomedias.statcan@canada.ca

At the time of writing, messages have been left with both institutions.

Tabreke claims that this method of forcing banks to hand over personal data will improve on, and eventually replace the surveys that have traditionally been mailed out. While the honesty is refreshing, it is downright creepy how calm and straightforward he is.

Of course, it leaves out the obvious question — why not get the stores to report their consumer trends? Not customer information, but sales trends. Why go for this invasive tactic?

Yes, that is indeed what he says. Forget voluntary disclosure. We will rummage through your financial life and take the information for ourselves. This is wrong on many levels.

Going cash only or using crypto-currency seem like appealing options at this point.

Followup to the Story

Aaron Boles did return the call quite shortly after this article was published. He stated that the C.B.A. has and will continue to refuse the demand. Although the C.B.A. and banks ”do” comply with most requests from Statistics Canada, this was just too far. Boles stated quite bluntly that banks need to have the trust of their customers, and this would erode it.

The C.B.A. claims that no data sharing proposed here has so far actually taken place. Here is the statement they released to Global Media:

Statement from the Canadian Bankers Association

Protecting the information privacy of their valued customers is a top priority for banks in Canada. Banks believed this proposed data acquisition project was still in the exploratory stages and were not aware that Statistics Canada was moving to compel disclosure of this information. No customer transaction data or other personal information has been transferred to Statistics Canada under this request. The CBA is working with members to understand the nature of this request and next

steps.

Further Followup (October 29)

The Liberal government has announced in Parliament that it is okay with the push by Statistics Canada, and claims it is necessary in order to advance government policy. See this video.

BANKING CARTEL, CANADA, CANADIAN ONLY, CONSTITUTIONAL, CORPORATE, GENERAL INTERVIEWS, PRIVACY

3 Replies to “Statistics Canada Wants Banks to Hand Over Customer Data”

Justme

OCTOBER 30, 2018 AT 9:17 PM

This is absolutely disgusting. North Korea anyone? Cuba anyone? Turdeau does admire “China’s basic dictatorship” and Cuba’s Castro doesn’t he? Why would his “world’s first post national state” have any need for this information?

Can a Charter challenge be mounted to this? What about guarantee against unreasonable search and seizure?

I think most of us are tired of Statcan’s heavy handed tactics that harasses Canadian citizens, even for the census to the point of harassing them in their homes.

Please keep us updated on this!!

Editor

OCTOBER 31, 2018 AT 7:13 AM

Hello Justme,

(1) Yes, Trudeau did make that ”basic dictatorship” claim in 2015, which he said afterwards was a joke.

(2) The Liberals blame the Conservatives (Harper), for cancelling the long form census, so the obvious solution is to arm twist our banks for that information. They don’t seem to realize that most Canadians don’t want to be forced to hand over so much of our private life information.

(3) As for a potential Charter challenge, here are a few possible places to start.

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Life, liberty and security of person
7. Everyone has the right to life, liberty and security of the person and the right not to be deprived thereof except in accordance with the principles of fundamental justice.

Marginal note:Search or seizure
8. Everyone has the right to be secure against unreasonable search or seizure.
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(4) Yes, certainly you will be updated. And for reference, this afternoon from StatsCan emailed back saying they are ”preparing” a response to the inquiry over the weekend.

(5) Welcome to the website. Any topics you want covered, let us know.

AntiSocialMedia

JANUARY 14, 2021 AT 1:06 AM

The question arises that when statistics canada gets that information, can other agencies gain access without a subpoena? I haven’t read the entire statistics canada act, nor the privacy act.

Suffice it to say that once they have this data, absent specific protections, it will be used against/for people in legal proceedings.

That is very concerning.